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To: EBSA, E-ORI - EBSA

Subject: Protect our retirement nest eggs [RIN 1210-AB32]

It's difficult enough to save for retirement without having to contend with an adviser who puts the company's bottom line ahead of the customer's needs and goals for a secure retirement.

Last year alone, hidden fees, unnecessary risk and bad investment advice robbed Americans of as much as \$17 billion. Alarmingly the advice retirement professionals give may be "conflicted"--meaning it's best for the company, not the individual customer.

Financial advisers should be working in our best interests. The Department of Labor's proposed rule would help make sure that advisers have a duty to give people advice they can count on and not recommend investments based on hidden fees, commissions and other cost that pad the investment company's earnings.

A good rule will ensure that all financial professionals who offer retirement investment advice must make recommendations designed to serve the best interests of consumers by keeping costs low, being sound and appropriate for the consumer's goals, and protecting retirement nest eggs from unnecessary risks.